

Compare up to three repayment plans by selecting "Add to Comparison" on the plans you wish to compare.

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Pay As You Earn (PAYE) Repayment Plan

 Income-based

Your monthly payments are limited to 10% of your discretionary income.

MONTHLY PAYMENT

\$145

TOTAL TO BE PAID

\$23,063

ESTIMATED END-OF-TERM DATE

April 2045

ESTIMATED END-OF-TERM BALANCE

\$21,234

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Income-Based Repayment (IBR) Plan

Your monthly payments are limited to 10% of your discretionary income, depending on when you received your first loan.

MONTHLY PAYMENT

\$145

TOTAL TO BE PAID

\$23,063

ESTIMATED END-OF-TERM DATE

April 2045

ESTIMATED END-OF-TERM BALANCE

\$21,234

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Graduated Repayment Plan

Payments start low and gradually increase every two years. You will repay your loans over 10 years (the shortest time, but it is usually longer for consolidation loans).

MONTHLY PAYMENT

\$352 - 455

range

range

TOTAL TO BE PAID

\$33,979

ESTIMATED END-OF-TERM DATE

April 2035

ESTIMATED END-OF-TERM BALANCE

\$0

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Income-Contingent Repayment (ICR) Plan

Your monthly payments are based on your income and family size.

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Standard Repayment Plan

This plan allows you to pay the minimum amount for each loan.

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William Chance



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